

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Charmaine R Hughes

Debtor(s)

Case No. 09 B 38167

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/13/2009.
- 2) The plan was confirmed on 01/11/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 07/21/2014.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$102,926.70.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$27,084.64
Less amount refunded to debtor	\$796.07

NET RECEIPTS: **\$26,288.57**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,864.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,241.63
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,105.63**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Credit Collection	Unsecured	289.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	525.00	NA	NA	0.00	0.00
Cash America Pawn	Secured	300.00	300.00	300.00	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	444.00	688.00	688.00	68.80	0.00
Collect Systems	Unsecured	1,696.00	NA	NA	0.00	0.00
Consultants In Clinical Pathol	Unsecured	10.00	NA	NA	0.00	0.00
Credit Protection Association	Unsecured	332.00	NA	NA	0.00	0.00
Eastern Collection Corp.	Unsecured	52.86	NA	NA	0.00	0.00
Educational Credit Management Corp	Unsecured	0.00	16,334.71	16,334.71	0.00	0.00
Educational Credit Management Corp	Unsecured	147,990.00	63,592.39	63,592.39	0.00	0.00
Fox River Resort	Unsecured	10,483.87	NA	NA	0.00	0.00
H & F Law	Unsecured	142.00	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	185.00	NA	NA	0.00	0.00
Little Co-Affiliated Physician	Unsecured	759.00	NA	NA	0.00	0.00
Little Co-Affiliated Physician	Unsecured	573.49	NA	NA	0.00	0.00
MiraMed Revenue Group, LLC	Unsecured	1,480.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	40.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	447.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	447.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	425.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	425.00	NA	NA	0.00	0.00
Northland Group Inc	Unsecured	1,615.84	NA	NA	0.00	0.00
Northwestern Medical Faculty	Unsecured	NA	706.00	706.00	70.60	0.00
OSI Collection Services Inc	Unsecured	203.00	NA	NA	0.00	0.00
Oxford Collection Service	Unsecured	112.00	NA	NA	0.00	0.00
Palisades Collection LLC	Unsecured	NA	162.00	162.00	16.20	0.00
Pediatric Associates	Unsecured	300.20	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	NA	62.75	62.75	6.28	0.00
Portfolio Recovery Associates	Secured	18,984.00	18,984.52	18,984.00	18,984.00	1,613.73
Portfolio Recovery Associates	Unsecured	NA	0.52	0.52	0.05	0.00
Recovery Management Systems Corp	Unsecured	105.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Springleaf Financial Services	Unsecured	737.00	NA	NA	0.00	0.00
Springleaf Financial Services	Secured	737.00	400.00	400.00	400.00	23.28
Torres Credit	Unsecured	157.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$19,684.00	\$19,384.00	\$1,637.01
TOTAL SECURED:	\$19,684.00	\$19,384.00	\$1,637.01
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$81,546.37	\$161.93	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,105.63</u>	
Disbursements to Creditors	<u>\$21,182.94</u>	
TOTAL DISBURSEMENTS :		<u>\$26,288.57</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/09/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.